

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

Case No.: 19-25396-VFP  
Chapter: 7  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James X. Rezabal  
3365 Kennedy Blvd.  
Jersey City, NJ 07307

Erika M. Penachi  
453 Tomas Ave.  
Apt. 2  
Lyndhurst, NJ 07071

Social Security No.: **xxx-xx-6609** **xxx-xx-7533**

Employer's Tax I.D. No.:

## Notice That a Transcript Has Been Filed

You are Noticed that a Transcript has been filed on 3/7/23. Pursuant to the Judicial Conference Policy on Privacy, access to this transcript is restricted for a period of ninety days from the date of filing. The transcript may be viewed at the Bankruptcy Court Clerk's Office. [For information about how to contact the transcriber, please call the Clerk's Office] All parties have seven business days to file a Request for Redaction of any social security numbers, financial account data, names of minor-age children, dates of birth, and home addresses. If redaction is requested, the filing party has twenty-one calendar days from the date the transcript was filed to file a list of items to be redacted indicating the location of the identifiers within the transcript with the court and to provide the list to the transcriber. The transcriber has thirty-one days from the date the list of items to be redacted was filed to file the redacted version of the transcript with the court . If no request is filed, the transcript will be made electronically available to the general public after the ninety days.

Dated: March 7, 2023  
JAN:

Jeanne Naughton  
Clerk

In re:  
James X. Rezabala  
Erika M. Penachi  
Debtors

Case No. 19-25396-VFP  
Chapter 7

District/off: 0312-2  
Date Rcvd: Mar 07, 2023

User: admin  
Form ID: tsntc

Page 1 of 2  
Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2023:**

Recip ID	Recipient Name and Address
db	#+ James X. Rezabala, 3365 Kennedy Blvd., Jersey City, NJ 07307-4208
jdb	+ Erika M. Penachi, 453 Tomas Ave., Apt. 2, Lyndhurst, NJ 07071-3117
r	+ KW City Life JC Realty, KW City Life JC Realty, 190 Christopher Columbus Drive, Jersey City, NJ 07302-3432

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: attorneys@msklaw.net	Mar 07 2023 20:45:00	Mellinger Kartzman LLC, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
aty	+ Email/Text: attorneys@msklaw.net	Mar 07 2023 20:45:00	Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 07 2023 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 07 2023 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
app	+ Email/Text: atkinsappraisal@aol.com	Mar 07 2023 20:45:00	A. Atkins Appraisal Company, 122 Clinton Road, Suite 2A, Fairfield, NJ 07004-2900

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

District/off: 0312-2

User: admin

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Date Recd: Mar 07, 2023

Form ID: tsntc

Total Noticed: 8

Date: Mar 09, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com
Joseph R Zapata, Jr	on behalf of Plaintiff Steven P. Kartzman jzapata@msbnj.com
Kevin Gordon McDonald	on behalf of Creditor BANK OF AMERICA N.A. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Steven A. Jayson	on behalf of Trustee Steven P. Kartzman sjayson@msklaw.net jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
Steven P. Kartzman	on behalf of Attorney Mellinger Kartzman LLC Trustee@msklaw.net nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msk law.net
Steven P. Kartzman	on behalf of Trustee Steven P. Kartzman Trustee@msklaw.net nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msk law.net
U.S. Trustee	Trustee@msklaw.net nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msk law.net
William P. Bonomo	on behalf of Debtor James X. Rezabala nyattybill@aol.com bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bestcase.com
William P. Bonomo	on behalf of Joint Debtor Erika M. Penachi nyattybill@aol.com bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bestcase.com

TOTAL: 11